

Caption in Compliance with D.N.J. LBR 9004-2(c)  
48942  
Morton & Craig LLC  
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Moorestown, NJ 08057  
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Attorney for Credit Acceptance Corporation

In Re:  
  
DENELLE A. AGOSTO  
  
DAVID RIOS

Case No.: 18-16577

Adv. No.:

Hearing Date: 6-12-19

Judge: KCF



Order Filed on June 28, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 28, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**Denelle Agosto and David Rios**

**18-16577(KCF)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Stephanie Shreter, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2010 Nissan Murano bearing vehicle identification number JN8AZ1MW8AW138919 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, the debtor was \$2,273.76 in arrears to Credit Acceptance. To cure arrears, the debtor shall pay \$450 to Credit Acceptance on 6-14-19, \$800 to Credit Acceptance on 6-21-19 and \$1023.76 to Credit Acceptance on 6-28-19. If the debtor fails to make any payment when it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 7<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtors shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Denelle A. Agosto  
David Rios  
Debtors

Case No. 18-16577-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.  
db/jdb Denelle A. Agosto, David Rios, 24 Rochelle Dr, Eastampton, NJ 08060-2526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)  
jschwartz@mesterschwartz.com  
Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC  
jschwartz@mesterschwartz.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
Stephanie Shreter on behalf of Joint Debtor David Rios shreterecf@comcast.net,  
shreterlaw@gmail.com  
Stephanie Shreter on behalf of Debtor Denelle A. Agosto shreterecf@comcast.net,  
shreterlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10